From: Mary Hahn

Sent: Thursday, April 06, 2006 9:38 AM

To: Public Hearing

Subject: No Wal-Bank!

## Dear FDIC,

I want to let you know that I stongly oppose letting Wal-mart get into the banking business.

There are many financial experts, many members of Congress, and many citizens that think this is a bad idea. The alarms bells are sounding, and we ought to take heed.

Since a very large and powerful "Bank of Wal-mart" would not be regulated like legitimate banks due to a loophole, there is a great risk that this one entity would have too much power over the industry. Community Banks, some of which have been around for over 100 years, would be at a huge disadvantage. Is this what we really want?

Wal-mart says this move would be good for their customers, but are we supposed to buy that when we know what their bottom line is?

Anyway, I urge you to examine all the facts in this situation, let every party have their say, and base your decisions on sound information guided by your main ojbective - to protect the banking industry and it's customers, the citizens of this country.

Thank you for considering my opinion.